

Social Security

Your Payments
While You Are
Outside The
United States



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Introduction

This booklet explains how being outside the U.S. may affect your Social Security payments. It also tells you what you need to report to us so we can make sure you receive all the Social Security payments you are entitled to receive. The information on Page 10 tells what you need to report. Pages 10-11 tell you how to report.

When Are You “Outside Of The U.S.”?

When we say you are outside of the U.S., we mean that you are **not** in one of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands or American Samoa. Once you have been away from the U.S. for at least 30 days in a row, you are considered to be outside the country until you return and stay in the U.S. for at least 30 days in a row. In addition, you may be required to establish lawful presence in the U.S. for that 30-day period. For more information, you may contact the nearest U.S. Embassy or consulate or Social Security office.

What Happens To Your Right To Social Security Payments When You Are Outside The U.S.?

If you are a **U.S. citizen**, you may receive your Social Security payments outside the U.S. as long as you are eligible for them.

Regardless of your citizenship, there are certain countries where we are not allowed to send payments—see Pages 8 and 9.

If you are a **citizen** of one of the countries listed below, your Social Security payments will keep coming no matter how long you stay outside the U.S., as long as you are eligible for the payments.

Austria	Greece	Netherlands
Belgium	Ireland	Norway
Canada	Israel	Portugal
Finland	Italy	Spain
France	Japan	Sweden
Germany	Luxembourg	Switzerland
		United Kingdom

(This list of countries is subject to change from time to time.)

If you are a **citizen** of one of the countries listed on Page 4, you also may receive your payments as long as you are outside the U.S., **unless you are receiving your payments as a dependent or survivor**. In that case, there are additional requirements you have to meet—see Pages 7 and 8.

Antigua and Barbuda	Gabon	Nicaragua
Argentina	Grenada	Palau
Bahamas	Guatemala	Panama
Barbados	Guyana	Peru
Belize	Iceland	Philippines
Bolivia	Ivory Coast	Poland
Brazil	Jamaica	St. Christopher and Nevis
Burkina Faso	Jordan	St. Lucia
Chile	Korea, Rep. of	San Marino
Colombia	Latvia	Serbia-
Costa Rica	Liechtenstein	Montenegro
Croatia	Macedonia, Former Yugoslav Rep. of	Slovak Republic
Cyprus	Malta	Slovenia
Czech Republic	Marshall Islands	Trinidad-Tobago
Denmark	Mexico	Turkey
Dominica	Micronesia, Fed. States of	Uruguay
Dominican Republic	Monaco	Venezuela
Ecuador		Western Samoa
El Salvador		

(This list is subject to change from time to time.)

If you are **not** a **citizen** of the U.S. or a **citizen** of one of the other countries listed on Page 3 and above, your payments will stop after you have been outside the U.S. for six full calendar months unless:

- you were eligible for monthly Social Security benefits for December 1956; or
- you are in the active military or naval service of the U.S.; or
- the worker on whose record your benefits are based had railroad work which was treated as covered employment by the Social Security program; or

- the worker on whose record your benefits are based died while in the U.S. military service or as a result of a service-connected disability and was **not** dishonorably discharged; or
- you are a **resident** of a country with which the U.S. has a Social Security agreement. Currently, these countries are:

Austria	Greece	Portugal
Belgium	Ireland	Spain
Canada	Italy	Sweden
Finland	Luxembourg	Switzerland
France	Netherlands	United Kingdom
Germany	Norway	

However, the agreements with Austria, Belgium, Germany, Sweden, and Switzerland permit you to receive benefits as a dependent or survivor of a worker while you reside in the foreign country only if the worker is a U.S. citizen or a citizen of the country; or

- the worker on whose record your benefits are based lived in the U.S. for at least 10 years or earned at least 40 earnings credits under the U.S. Social Security system, but **only** if you are a **citizen** of one of the countries listed on Page 6. **See Pages 7 and 8 for additional requirements.**

Afghanistan	Indonesia	Sierra Leone
Australia	Kenya	Singapore
Bangladesh	Laos	Solomon Islands
Bhutan	Lebanon	Somali Dem. Rep.
Botswana	Lesotho	South Africa,
Burundi	Liberia	Rep. of
Cameroon	Madagascar	Sri Lanka
Cape Verde Islands	Malawi	Sudan
Central African Rep.	Malaysia	Swaziland
Chad	Mali	Taiwan
China, Peoples	Mauritania	Tanzania
Rep. of	Mauritius	Thailand
Congo Rep.	Morocco	Togo
Ethiopia	Myanmar	Tongo
Fiji	Nepal	Tunisia
Gambia	Nigeria	Uganda
Ghana	Pakistan	Yemen
Haiti	St. Vincent &	
Honduras	Grenadines	
India	Senegal	

(This list is subject to change from time to time.)

If you are **not a citizen** of one of the countries listed above, you cannot use this exception.

If **none** of these exceptions applies to you, your payments will stop after you have been outside the U.S. for six months. Once this happens, they cannot be started again until you come back and stay in the U.S. for a whole calendar month. This means you have to be in the U.S. on the first minute of the first day of a month and stay through the last minute of the last day of that month. In addition, you may be required to establish lawful presence in the U.S. for that full calendar month period. For more information, you may contact the nearest U.S. Embassy or consulate or Social Security office.

Additional Residency Requirements For Dependents And Survivors

If you receive benefits as a dependent or survivor of the worker, special requirements may affect your right to receive Social Security payments while you are outside the U.S. If you are not a U.S. citizen, you must have lived in the U.S. for at least five years. During that five years, the family relationship on which benefits are based must have existed. For example, if you are receiving benefits as a spouse, you must have been married to the worker and living in the U.S. for at least five years.

Children who cannot meet the residency requirement on their own may be considered to meet it if it is met by the worker and other parent (if any). However, children adopted outside the U.S. will not be paid outside the U.S., even if the residency requirement is met.

The residency requirement will **not** apply to you if:

- you were initially eligible for monthly benefits before January 1, 1985; or
- you are a citizen of Israel or Japan; or

- you are a citizen or resident of one of the countries with which the U.S. has a Social Security agreement.

These countries are:

Austria	Greece	Portugal
Belgium	Ireland	Spain
Canada	Italy	Sweden
Finland	Luxembourg	Switzerland
France	Netherlands	United Kingdom
Germany	Norway	

(This list of countries is subject to change from time to time.); or

- you are entitled on the record of a worker who died while in the U.S. military service or as a result of a service-connected disease or injury.

Countries To Which We Cannot Send Payments

U.S. Treasury Department regulations prohibit sending payments to you if you are in Cuba, Cambodia (formerly Kampuchea) or North Korea. In addition, Social Security restrictions prohibit sending payments to individuals in Vietnam or areas (other than Armenia, Estonia, Latvia, Lithuania and Russia) which were in the former Soviet Union. You cannot receive payments while you are in one of these countries, and we cannot send your payments to anyone for you.

If you are a U.S. citizen, and are in Cuba, Cambodia or North Korea, you can receive all of your payments that were withheld once you leave that country and go to another country where we can send payments. Generally, if you are not a U.S. citizen, you cannot receive any payments for months in which you live in one of these countries, even though you leave that country and satisfy all other requirements.

What You Need To Do To Protect Your Right To Benefits

If you are living outside the U.S., we will send you a questionnaire periodically to fill out and return. This informs us as to whether you are still eligible for benefits. You must return the questionnaire to the office that sent it to you as soon as possible; if you do not, your payments will stop.

In addition to responding to the questionnaire, it is your responsibility to notify us promptly about changes that could affect your payments. If you fail to report something or deliberately make a false statement, you could be penalized by a fine or imprisonment. You may also lose some of your payments if you do not report changes promptly.

Things That Must Be Reported

Listed below are things that must be reported. An explanation of each is given on the page listed.

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How To Report

The next pages explain what you need to report. When you report, you can contact us in person, by mail or by telephone. If you live in Canada, you can send your report to the nearest U.S. Social Security office. If you live in Mexico, you can send your report to

the nearest U.S. Social Security office, Embassy or consulate. If you live in the Philippines, your report should be sent to:

Veterans Affairs Regional Office
SSA Division
1131 Roxas Boulevard
Manila, Philippines

In all other countries, you can report to the nearest U.S. Embassy or consulate.

If you find it easiest to contact us by mail, send your report by airmail to the following address:

Social Security Administration
P.O. Box 1756
Baltimore, Maryland 21235-0001
USA

Be sure to include your Social Security claim number.

When you contact us, include all of the following information:

- name of the person or persons about whom the report is being made;
- what is being reported and the date it happened; and
- the claim number that appears on the person's Social Security check and on all letters or other correspondence we send you.
(This is a nine-digit number—000-00-0000—followed by a letter, or a letter and a number.)

Change Of Address

It is very important that you tell us if your address changes so your checks will not be lost or delayed. Even if your payments are being sent to a bank, you must report any change in your home address.

When you write to the U.S. Embassy or consulate or the Social Security Administration about a change of address, please type or print your new address carefully and be sure to include the country and ZIP or postal code. Also, be sure to list the names of all of your family members who will be receiving payments at the new address.

Work Outside The U.S.

If you work or own a business outside the U.S. and you are under age 70, notify the nearest U.S. Embassy or consulate or Social Security office right away. It is **important that you notify us promptly** since failure to do so could result in a penalty which would cause the loss of benefits in addition to those which might be withheld under one of the work tests explained on the following pages.

You must report your work even if the job is part time or if you are self-employed. Some examples of the types of work which should be reported are work as an apprentice, farmer, sales representative, tutor, writer, etc. If you own a business, you should notify us even if you do not work in the business or receive any income from it.

If a child beneficiary (regardless of age) begins an apprenticeship, notify the nearest U.S. Embassy or consulate or the Social Security Administration. An apprenticeship may be considered work under the Social Security program.

The following work tests may affect the amount of your monthly benefit payment. Work after age 70 does not affect the payment of benefits.

The Foreign Work Test

A monthly benefit is withheld for each month in which a beneficiary under age 70 works more than 45 hours outside the U.S. in employment or self-employment that is not subject to U.S. Social Security taxes. It does not matter how much you earned or how many hours you worked each day.

A person is considered to be working on any day he or she:

- actually works as an employee or self-employed person; or
- has an agreement to work even if he or she does not actually work because of sickness, vacation, etc.; or
- is the owner or part owner of a trade or business even if he or she does not actually work in the trade or business or receive any income from it.

Generally, if a retired worker's benefits are withheld because of his or her work, no benefits can be paid to any other people receiving benefits on his or her record for those months. However, the work of others receiving benefits on the worker's record affects only their own benefits.

The Annual Retirement Test

Under certain conditions, work performed outside the U.S. by U.S. citizens or residents is covered by the U.S. Social Security program. If your work is covered by U.S. Social Security, the same annual retirement test that applies to people in the U.S. will apply to you.

NOTE: Work by some U.S. citizens and residents outside the U.S. is exempt from U.S. Social Security as a result of international Social Security agreements. The U.S. has Social Security agreements in effect with:

Austria	Greece	Portugal
Belgium	Ireland	Spain
Canada	Italy	Sweden
Finland	Luxembourg	Switzerland
France	Netherlands	United Kingdom
Germany	Norway	

If you are working in one of these countries and your earnings are exempt from U.S. Social Security taxes because of the agreement, your benefits will be subject to the Foreign Work Test described on Pages 13 and 14. For further information on how your benefits may be affected by an agreement, contact the nearest U.S. Embassy or consulate or Social Security office.

If your work is covered by the U.S. Social Security program, you can receive all benefits due you for the year if your earnings do not exceed the annual exempt amount. This limit changes each year. If you want to know the current limit, ask at any U.S. Embassy or consulate or Social Security office or write to us at the address shown under “How To Report” on Pages 10 and 11.

If your earnings go over the limit, some or all of your benefits will be offset by your earnings.

- If you are under age 65, \$1 in benefits will be withheld for each \$2 in earnings above the limit.
- If you are age 65 through 69, \$1 in benefits will be withheld for each \$3 in earnings above the limit.
- People who are age 70 or older do not have an earnings limit.

You must count your earnings for the whole year in figuring the benefits due you. For most people, this means earnings from January through December.

The year your benefits start—

In figuring your total earnings for the year in which you first become entitled to benefits, count earnings in that year for months both before and after you applied for benefits.

The year you reach age 18—Your benefits as a child stop at age 18 unless you are a full-time student in an elementary or secondary school or you are disabled. Your earnings for the entire year in which you reach age 18 count in figuring the amount of benefits due you for the year regardless of whether your payments continue or stop at age 18.

Disabled Person Can Work Again Or Disability Improves

If you receive payments because you are disabled, let us know right away if your condition improves or if you go back to work. You can keep receiving payments for up to nine months while you are working. This nine-month period is called a “trial work period.”

The trial work period gives you a chance to test whether or not you are able to work without worrying about having your payments stopped. If, after nine months, you are able to continue working, you will get payments for three more months before they stop. If you are not able to keep working, you will continue to receive disability benefits.

Marriage

Let us know if any person receiving benefits gets married. In some cases, Social Security payments stop after marriage. In other cases, the amount of the payments changes. This depends on the kind of benefits you receive and, sometimes, on whether the person you marry gets payments.

Divorce Or Annulment

You should notify us if your marriage is annulled or you get a divorce. Divorce or annulment does not necessarily mean your Social Security payments will stop. If you are receiving payments based on your own work record, divorce or annulment of your marriage will not affect your payments. Also, if you are a spouse age 62 or older and you were married to the worker 10 years or more, your payments will continue even if you divorce. But you should still contact us if your name has changed as a result of the divorce so that we can show your new name on your payments.

Adoption Of A Child

When a child is adopted, let us know the child's new name, the date of the adoption decree and the adopting parent's name and address.

Child Leaves The Care Of A Wife, Husband, Widow Or Widower

If you are a wife, husband, widow or widower receiving benefits because you are caring for a child who is under age 16 or who was disabled before age 22, you should notify us right away if the child leaves your care. Failure to report this could result in a penalty which would cause an additional loss of benefits.

A temporary separation may not affect your benefits as long as you still have parental control over the child. You should tell us, though, if there is any change in where you or the child lives, or if you no longer have responsibility for the child. If the child returns to your care, you should tell us that also.

Child Nearing Age 18 Is A Full-Time Student Or Is Disabled

Payments to a child will stop when the child reaches age 18 unless he or she is unmarried and either disabled or a full-time student at an elementary or secondary school.

Twice a year we send each student a form that should be filled out and returned to us. If the completed form is not sent back to us, the student's payment will stop.

In addition to filling out the required form, if a child age 18 or over is receiving payments as a student, we should be notified immediately if the student:

- drops out of school;
- changes schools;
- changes from full-time to part-time attendance;

- is expelled or suspended;
- is paid by his or her employer for attending school;
- marries; or
- begins working.

If a child whose payments were stopped at age 18 either becomes disabled before age 22 or is unmarried and enters elementary or secondary school on a full-time basis before age 19, we should be notified so that we can resume sending payments to the child. Also, a disabled child who recovers from a disability can have payments started again if he or she becomes disabled again within seven years.

Death

If a person who receives Social Security benefits dies, a benefit is not payable for the month of death. For example, if a beneficiary died any time in June, the payment dated July 3 (which is payment for June) should be returned to the sender.

Inability To Manage Funds

Some people who receive Social Security payments cannot manage their own funds. When this happens,

the person who takes care of the beneficiary should let us know. Then we can arrange to send the payments to a relative or other person who can act on behalf of the beneficiary. We call this person a “representative payee.”

Deportation

If you are deported from the U.S. for certain reasons, your Social Security benefits are stopped and cannot be started again unless you are lawfully admitted to the U.S. for permanent residence.

Even if you are deported, your dependents can receive benefits if they are U.S. citizens.

If your dependents are not U.S. citizens, they can still receive benefits if they can stay in the U.S. for the **entire** month. But they cannot receive benefits for any month if they spend any part of it outside the U.S.

Changes In Parental Circumstances

Payments to a child who is not a U.S. citizen could stop or start when certain changes occur. Let us know when the child’s natural, adoptive or stepparent dies, marries or gets a divorce (or annulment), even if that person does not receive Social Security payments.

Eligibility For A Pension From Work Not Covered By Social Security

If, after 1985, you become entitled to a U.S. Social Security retirement or disability benefit and you also start to receive a monthly pension, such as a foreign social security pension, which is based in whole or in part on work not covered by U.S. Social Security, your U.S. Social Security benefit may be smaller. A different formula may be used to figure your U.S. Social Security benefit. For more information, ask at any U.S. Embassy or consulate or Social Security office for the factsheet, *A Pension From Work Not Covered By Social Security* (Publication No. 05-10045).

If Your Check Is Lost Or Stolen

It usually takes longer to deliver checks outside the U.S. because of the longer distances and extra handling needed. Delivery time varies from country to country and your check may not arrive the same day each month, so we ask you to be patient. But, if you do not receive your check after a reasonable

waiting period, or if it is lost or stolen, contact the nearest U.S. Embassy or consulate or write directly to the Social Security Administration. Our address is:

Social Security Administration
P.O. Box 1756
Baltimore, Maryland 21235-0001
USA

We will replace your check as soon as possible. But please make every effort to keep your check safe, because it will take some time to replace a check while you are outside the country.

If you are in the U.S. now and plan to be out of the country less than three months, you may want your payments to stay in the U.S. The people at any Social Security office can help you arrange this.

Direct Deposit In Financial Institutions

You may wish your Social Security payment to be deposited directly into your account at either a financial institution in the country where you live or a U.S. financial institution. But, even if you use the direct deposit service, you must still keep us informed of any change in your current residence address.

Direct deposit has several advantages. You never have to worry about your check being delayed in the mail,

lost or stolen. With direct deposit, you receive your payment much faster than if you are paid by check (usually one to three weeks faster than check deliveries). When direct deposit payments are sent to a financial institution, you also avoid check cashing and currency conversion fees. Some countries where direct deposit and other forms of electronic payments are available include Argentina, Canada, France, Germany, Ireland, Italy, Norway, Portugal, Spain, Sweden and the United Kingdom. To determine if direct deposit is available in the country where you live—or to sign up for direct deposit—contact the U.S. Embassy or consulate. If you live in Canada, contact the nearest U.S. Social Security office or write to the Social Security Administration, P.O. Box 1756, Baltimore, Maryland 21235-0001, USA.

Taxes

If you are a U.S. citizen or U.S. resident, up to 85 percent of the Social Security benefits received may be subject to the federal income tax.

If you file a federal income tax return as an “individual” and your combined income is \$25,000 to \$34,000, you may have to pay taxes on up to 50 percent of your Social Security benefits. “Combined income” means your adjusted gross income plus nontaxable interest

plus one-half of your Social Security benefits. If your combined income is over \$34,000, you may have to pay taxes on up to 85 percent of your Social Security benefits.

If you file a joint tax return, you may have to pay taxes on up to 50 percent of your Social Security benefits if you and your spouse have a combined income of \$32,000 to \$44,000. If your combined income is over \$44,000, you may have to pay taxes on up to 85 percent of your Social Security benefits.

If you are a member of a couple and file a separate return, you probably will pay taxes on your benefits.

If you are not a U.S. citizen or a resident, federal income taxes will be withheld from your benefits. The tax is 30 percent of 85 percent of your benefit amount.

It will be withheld from the benefits of all nonresident aliens, except those who reside in countries which have tax treaties with the U.S. that do not permit taxing of U.S. Social Security benefits (or provide for a lower tax rate). It has been determined that alien residents of Egypt, Germany, Israel, Italy, Japan, Romania and the United Kingdom (defined as England, Scotland, Wales and Northern Ireland) are not subject to tax withholding. (This list of countries may change from time to time.)

After the end of the year, you will receive a statement showing the amount of benefits you received during the year.

Many foreign governments do tax U.S. Social Security benefits. U.S. residents planning to live in another country should contact that country's embassy in Washington, D.C., for information.

Keep in mind that Social Security benefits are calculated in U.S. dollars. They are not increased or decreased because of changes in international exchange rates.

What You Need To Know About Medicare

Medicare is a health insurance program for eligible people who are age 65 or over or disabled. Medicare protection consists of two parts: hospital insurance and medical insurance. The hospital insurance part of Medicare helps pay hospital bills and certain follow-up care after you leave the hospital. Medical insurance helps pay doctor bills and other medical services.

Medicare generally does not cover health services you get outside the U.S. The hospital insurance part of Medicare is available to you if you return to the U.S. No monthly premium is withheld from your benefit payment for this protection.

If you want the medical insurance part of Medicare, you must enroll and there is a monthly premium which normally will be withheld from your payment. Since Medicare benefits are available only in the U.S., it may not be to your advantage to sign up and pay the premium for medical insurance if you will be out of the U.S. for a long period of time. But you should be aware that your premium, when you do sign up, will be 10 percent higher for each 12-month period you could have been enrolled but were not.

If you are already covered by medical insurance and wish to cancel it, you should notify us. Medical insurance—and premiums—will continue for one more month after the month you notify us that you wish to cancel it.

Want More Information?

If you want more information than this booklet gives or if you have any questions about Social Security, ask at any U.S. Embassy or consulate or Social Security office, or write to us at the appropriate address shown under “How To Report” on Pages 10 and 11.

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<http://www.ssa.gov>



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